

Reaffirmation with and without Atty Cert; Reaffirm Consumer Debt Secured by Real Prop

NOTE: In cases filed on and after 10/17/05, **BOTH OF #B27 AND OF #B240A or OF #B240A/B Alt are mandatory.**

- STEP 1.** Click on **Bankruptcy** on the ECF Main Menu Bar.
- STEP 2.** Click on **Miscellaneous**.
- STEP 3.** The **Case Number** screen displays.
- ☐ Enter the case number in YY-NNNNN format.
 - ☐ Click **Next**.
- STEP 4.** Select the appropriate **Reaffirmation Agreement** event from the event list.
- ☐ Click **Next**.
- STEP 5.** The **Select the Party:** screen displays.
- ☐ If the creditor is already a party to the case, select and continue with **STEP 7, 8 or 9**, as applicable. If the creditor is **not** a party to the case, click on **Add/Create New Party**.
 - ☐ A **Search for a party** screen displays.
 - ☐ Enter the name of the creditor in the **Last/Business name** field. Refer to the [Style Guide](#) for accepted abbreviations for non-individuals (e.g., FMCC for Ford Motor Credit Company, TMCC for Toyota Motor Credit Company, GMAC for General Motors Acceptance Corp), as well as tips for handling creditor names that exceed 40 characters.
 - ☐ Click **Search**.
 - ☐ If the creditor is **not listed**, or you see **Party search results** and **No person found**, click on **“Create new party”**.

- ☐ The **Party Information** screen displays. The creditor's name will appear in the Last Name field.
- ☐ Enter creditor's address. Refer to the [Style Guide](#) for naming conventions and accepted abbreviations. At the **Role** field, change the role type to **Creditor**.
- ☐ Click **Submit** and continue with **STEP 6**.
- ☐ If the creditor **is** in the database, a list will display.
 - ☐ If the creditor is listed with an address (the name and address must be an **exact match** and in line with the [Style Guide](#) requirements for entry of names and addresses), click **Select name from list**. If there is NOT a record with an exact match address, click on "**Create new party**" and follow procedures above.
 - ☐ The **Party Information** screen displays.
 - ☐ At the **Role** drop-down list, select **Creditor** as the Role type.
- ☐ Click **Submit**.

STEP 6. The **Select the Party:** screen displays.

- ☐ The creditor added is highlighted.
- ☐ Click **Next**. [If you have created a new party record: check the box on the next screen linking you as the attorney of record for this creditor.]

STEP 7. If using the Reaffirm Consumer Debt Secured by Real Property event, a screen displays with the following message: **Continue with this event only if you have indicated this is consumer debt secured by Real property. NOTE: Real property is only LAND being purchased, or owned, by the debtor(s) and any structures permanently attached to it. Otherwise, select the event Reaffirmation with Atty Cert or Reaffirmation without Atty Cert.**

- ☐ A second reminder appears about the requirement to have a Reaffirmation Agreement coversheet (OF #B27) as the 1st page of any reaffirmation agreement, along with where to retrieve this form.
- ☐ Click **Next** and continue with **STEP 10**.

STEP 8. If using the Reaffirmation with Atty Cert event, a screen displays with the following message: **Continue with this event only if the debtors attorney has signed the certification in paragraph one of Part C of the Reaffirmation Agreement and the debtor is not reaffirming consumer debt secured by Real property. NOTE: Real property is only LAND being purchased, or owned, by the debtor(s) and any structures permanently attached to it. Otherwise, select the event Reaffirmation *without* Attorney Cert or Reaffirm Consumer Debt Secured by Real Prop.**

- ☐ A second reminder appears about the requirement to have a Reaffirmation Agreement coversheet (OF #B27) as the 1st page of any reaffirmation agreement, along with where to retrieve this form.
- ☐ Confirm Part IV. of OF #B240A or Part C of OF #B240A/B Alt is signed or an attorney's certification is attached.
- ☐ Click **Next** and continue with **STEP 11**.

STEP 9. If using the Reaffirmation without Atty Cert event, a screen displays with the following message: **Continue with this event only if the debtor was not represented by an attorney in negotiating the Reaffirmation Agreement [i.e., if an attorney did not sign the certification in paragraph one of Part C of the Reaffirmation Agreement] and the debtor is not reaffirming a consumer debt secured by Real property. NOTE: Real property is only LAND being purchased, or owned, by the debtor(s) and any structures permanently attached to it. Otherwise, select the event Reaffirmation *with* Attorney Cert or Reaffirm Consumer Debt Secured by Real Prop.**

- ☐ A second reminder appears about the requirement to have a Reaffirmation Agreement coversheet (OF #B27) as the 1st page of any reaffirmation agreement, along with where to retrieve this form.
- ☐ Confirm Part IV. of OF #B240A or Part C of OF #B240A/B Alt is not signed and an attorney's certification is not attached.
- ☐ Click **Next**.

STEP 10. At **Enter Creditor Name in This Reaffirmation Agreement** screen: Enter the creditor name on this screen.

- ☐ Click **Next** and continue with **STEP 12**.

STEP 11. The Undue Hardship question displays: **Is this Undue Hardship? Answer Yes if line 10B on OF #B27 is negative EXCEPT always answer No if either: [a] the creditor is a credit union or [b] the case was filed prior to 10/17/05.** Defaults to **No**.

- ☐ Answer appropriately.
- ☐ Click **Next** and then enter the name of the creditor in the **Enter Creditor Name in This Reaffirmation Agreement** field.

STEP 12. Click **Browse** to select the appropriate PDF to attach.

- ☐ Click **Next**.

STEP 13. The **Docket Text: Modify as Appropriate** screen displays.

- ☐ If appropriate, use the drop-down list, and then click **Next**.

STEP 14. The **Docket Text: Final Text** screen displays.

- ☐ Confirm the docket text is correct.
- ☐ Click **Next**.

STEP 15. The **Notice of Electronic Filing** screen displays.